

Quarterly Securities Report

(The first quarter of the 39th fiscal year)

ACOM CO., LTD.

Quarterly Securities Report

1. This document has been outputted and printed by adding a table of contents and page numbers to the data contained in the quarterly securities report which has been submitted through the usage of Electronic Disclosure for Investors' NETwork (EDINET) that is stipulated in Article 27-30-2 of the Financial Instruments and Exchange Act of Japan.
2. This document encloses at the end both the quarterly review report that has been attached to the quarterly securities report submitted through the abovementioned method as well as the confirmation which has been submitted at the same time as that of the abovementioned quarterly securities report.

This document is a translation of the First Quarter Securities Report (original text: Japanese) submitted to the Prime Minister pursuant to Article 24-4-7 of the Financial Instruments and Exchange Act. It does not bear any responsibility pertaining to the aforementioned Financial Instruments and Exchange Act regarding the content of the English text. We recommend that the determination of the authenticity of the content be based on the Japanese text of the First Quarter Securities Report.

Contents

[Cover]	1
Part I Information on the Company	2
I. Overview of the Company.....	2
1. Key Financial Data and Trends.....	2
2. Description of Business	2
II. Business Overview	3
1. Risks Related to Business	3
2. Material Business Agreements, etc.	3
3. Analyses of Consolidated Business Results, Financial Position and Cash Flows.....	3
III. Information on the Filing Company.....	6
1. Information on the Company's Shares.....	6
2. Directors.....	7
IV. Financial Information.....	8
1. Quarterly Consolidated Financial Statements	9
2. Others.....	20
Part II Information on Guarantors for the Filing Company	21

[Cover]

[Document Submitted]	Quarterly Securities Report (“Shihanki-Hokokusho”)
[Article of the Applicable Law Requiring Submission of This Document]	Article 24-4-7, Paragraph 1 of the Financial Instruments and Exchange Act of Japan
[Submitted to]	Director, Kanto Local Finance Bureau
[Date of Submission]	August 14, 2015
[Quarterly Accounting Period]	First Quarter of the 39th Fiscal Year (from April 1, 2015, to June 30, 2015)
[Company Name]	ACOM Kabushiki-Kaisha
[Company Name in English]	ACOM CO., LTD. (the “Company”)
[Position and Name of Representative]	Shigeyoshi Kinoshita, Chairman, President & CEO
[Location of Head Office]	1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo
[Phone No.]	03-5533-0811 (main)
[Contact for Communications]	Takashi Kiribuchi, Executive Officer, Chief General Manager of Treasury Department
[Nearest Contact]	1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo
[Phone No.]	03-5533-0811 (main)
[Contact for Communications]	Takashi Kiribuchi, Executive Officer, Chief General Manager of Treasury Department
[Place Where Available for Public Inspection]	Tokyo Stock Exchange, Inc. (2-1, Nihombashi Kabutocho, Chuo-ku, Tokyo)

Part I Information on the Company

I. Overview of the Company

1. Key Financial Data and Trends

(Millions of yen, unless otherwise stated)

Fiscal period	For the three months ended June 30, 2014	For the three months ended June 30, 2015	38th fiscal year
Period of account	From April 1, 2014 to June 30, 2014	From April 1, 2015 to June 30, 2015	From April 1, 2014 to March 31, 2015
Operating revenue	52,653	58,660	219,289
Ordinary income	15,442	18,794	14,747
Profit attributable to owners of parent	13,991	16,938	12,864
Comprehensive income	14,853	17,446	22,835
Net assets	320,333	345,358	328,315
Total assets	1,120,496	1,181,527	1,190,368
Basic earnings per share (yen)	8.93	10.81	8.21
Diluted earnings per share (yen)	—	—	—
Shareholders' equity ratio (%)	27.52	27.87	26.26

(Notes) 1. Operating revenue is presented exclusive of consumption tax.

2. Key financial data and trends of the Filing Company are not stated since the Filing Company has prepared its quarterly consolidated financial statements.

3. "Diluted earnings per share" is not stated since there is no dilutive security.

4. Effective from the three months ended June 30, 2015, the Company has adopted the "Revised Accounting Standard for Consolidated Financial Statements" (ASBJ Statement No. 22, September 13, 2013) in respect to provisions stated in Paragraph 39, etc. Accordingly, "net income" has been renamed to "profit attributable to owners of parent."

2. Description of Business

During the three months ended June 30, 2015, there was no material change in the businesses conducted by the Company Group (the Company and its subsidiaries and affiliates).

There was no change in the status of the Company's major subsidiaries and affiliates, either.

II. Business Overview

1. Risks Related to Business

There were no significant events or conditions which may cast significant doubt about the going-concern assumption, or other events having material impact on the Company's operations, during the three months ended June 30, 2015.

There were no significant changes to the "Risks Related to Business" described in the Securities Report for the prior fiscal year.

2. Material Business Agreements, etc.

No material business agreement, etc. was finalized or concluded in the current first quarter.

3. Analyses of Consolidated Business Results, Financial Position and Cash Flows

(1) Analysis of business results

During the three months ended June 30, 2015, the Japanese economy showed signs of gradual improvement in the corporate earnings and employment environment and hints of recovery in consumer spending due to the effects from various economic policies by the government. However, the possibility of an economic downturn remained, including the unfavorable turns seen in the economies of emerging nations represented by China and concern over a downturn overseas arising from the Greece debt crisis and other factors.

In the consumer finance industry business conditions continued to be severe, including requests for interest repayment remaining at high level, although the recovery in the conditions of loans and new applications has begun to curb the shrinking trend of market.

In such an environment, under its management vision of "strive to become the leading company in personal loan market which provides prime satisfaction to utmost number of customers and win their trust in return," the Company Group has positioned its loan business, guarantee business and overseas financial business as the three core business categories and strives to increase market shares in the consumer loan market.

Consolidated operating revenue for the three months ended June 30, 2015, increased to 58,660 million yen (up 11.4% year-on-year), due primarily to increases in interest on consumer loans and revenue from credit guarantee. Operating expenses increased to 40,049 million yen (up 7.3% year-on-year) due primarily to increases in provision of allowance for doubtful accounts and commission fee. As a result, operating income increased to 18,610 million yen (up 21.5% year-on-year), ordinary income increased to 18,794 million yen (up 21.7% year-on-year), and profit attributable to owners of parent increased to 16,938 million yen (up 21.1% year-on-year).

Business results for each segment are as follows:

1) Loan and credit card business

In the domestic loan and credit card business, we made efforts to improve product/service functions, gather and acquire new customers, promote sales of credit cards (AC MasterCard) and maintain the soundness of loan portfolio. Accounts receivable - operating loans amounted to 753,573 million yen as of June 30, 2015 (up 2.6% year-on-year, up 0.9% year-to-date) and accounts receivable - installment amounted to 23,126 million yen (up 27.9% year-on-year, up 7.1% year-to-date).

As a result, the business segment's operating revenue was 33,076 million yen (up 3.7% year-on-year) due primarily to increases in interest on consumer loans and gain on bad debts recovered. The segment posted operating income of 11,441 million yen (up 14.3% year-on-year) for the three months ended June 30, 2015.

2) Guarantee business

In the guarantee business, we worked on the promotion of new guarantee tie-ups and measures to enhance partnerships with existing partners. The total balance of guaranteed receivables in the guarantee operation of the Company and MU Credit Guarantee Co., LTD. was 890,095 million yen as of June 30, 2015 (up 14.3% year-on-year, up 3.4% year-to-date).

As a result, the business segment's operating revenue increased year-on-year to 11,393 million yen (up 24.2% year-on-year) for the three months ended June 30, 2015, due primarily to an increase in revenue from credit guarantee. Operating income was 3,785 million yen (up 58.7% year-on-year).

3) Overseas financial business

In the overseas financial business, the loan business of EASY BUY Public Company Limited in the Kingdom of Thailand has progressed steadily, resulting in increased amount of accounts receivable - operating loans. In regard to the banking business of PT. Bank Nusantara Parahyangan Tbk. in the Republic of Indonesia, we have focused on improving quality of loan portfolio as well as strengthening its internal control structure. Further in anticipation of future business development in China where vigorous internal demand is expected, and in Vietnam with its powerful growth potential, surveys on various local laws/regulations and market analysis are being conducted continuously primarily at local representative offices.

As a result, operating revenue amounted to 12,139 million yen (up 21.4% year-on-year) for the three months ended June 30, 2015, mainly due to an increase in interest on consumer loans. Operating income was 2,575 million yen (up 5.8% year-on-year) due primarily to an increase in provision of allowance for doubtful accounts under operating expenses.

4) Loan servicing business

In the loan servicing business, IR Loan Servicing, Inc. has endeavored to strengthen its business structure and increase profitability amid intensified competition in the purchased receivables market against the backdrop of a decreasing disposal of bad debts at financial institutions.

As a result, the business segment's operating revenue was 1,501 million yen (down 3.8% year-on-year) for the three months ended June 30, 2015, mainly due to a decrease in amount of collection from purchased receivables. However, operating income was 582 million yen (up 10.9% year-on-year), due primarily to a decrease in provision of allowance for doubtful accounts under operating expenses.

(2) Analysis of financial position

Compared with the end of the prior fiscal year, total assets decreased by 8,841 million yen while net assets increased by 17,043 million yen as of June 30, 2015. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets decreased by 7,489 million yen while noncurrent assets decreased by 1,352 million yen, and total assets decreased by 8,841 million. The breakdown of major increases and decreases in current assets is as follows: cash and deposits (down by 13,847 million yen), loans receivable of banking business (down by 2,576 million yen), accounts receivable - operating loans (up by 8,610 million yen), and accounts receivable - installment (up by 1,515 million yen). The breakdown of major decreases in noncurrent assets is as follows: software (down by 331 million yen), investment securities (down by 319 million yen), and goodwill (down by 246 million yen).

(Liabilities)

Current liabilities decreased by 26,736 million yen, whereas noncurrent liabilities increased by 851 million yen. Consequently, total liabilities decreased by 25,884 million yen. The breakdown of major decreases in liabilities include: provision for loss on interest repayment (down by 15,793 million yen), deposits of banking business (down by 6,237 million yen), and loans and bonds payable (down by 1,347 million yen).

(Net assets)

In terms of net assets, shareholders' equity increased by 16,938 million yen, mainly due to an increase of retained earnings, accumulated other comprehensive income decreased by 237 million yen, and non-controlling interests increased by 341 million yen. As a result, total net assets increased by 17,043 million yen, and the shareholder's equity ratio increased by 1.6 percentage points to 27.9%.

(3) Business and financial issues to address

The three months ended June 30, 2015, saw no significant change in business and financial issues to address, or presented new issue that the Company needed to address.

(4) Research and development activities

Not applicable

III. Information on the Filing Company

1. Information on the Company's Shares

(1) Total number of shares, etc.

1) Total number of shares

Class	Total number of shares authorized to be issued
Common stock	5,321,974,000
Total	5,321,974,000

2) Total number of shares issued

Class	As of the end of the current first quarter (June 30, 2015)	As of the submission date (August 14, 2015)	Stock exchange on which the Company is listed	Description
Common stock	1,596,282,800	1,596,282,800	First Section of the Tokyo Stock Exchange	These are the Company's standard shares with no restricted rights. One unit of stock constitutes 100 common shares.
Total	1,596,282,800	1,596,282,800	—	—

(2) Status of the stock acquisition rights

Not applicable

(3) Status in the exercise of bonds with stock acquisition rights with exercise price amendment

Not applicable

(4) Rights plans

Not applicable

(5) Changes in the total number of shares issued and the amount of capital stock and other

(Millions of yen, unless otherwise stated)

Period	Changes in the total number of shares issued (Thousands of shares)	Balance of the total number of shares issued (Thousands of shares)	Changes in capital stock	Balance of capital stock	Changes in legal capital surplus	Balance of legal capital surplus
From April 1, 2015, to June 30, 2015	—	1,596,282	—	63,832	—	72,322

(6) Major shareholders

No entry is made, since the current quarter was the first quarter.

(7) Status of voting rights

Details of registered shareholders as of June 30, 2015, have not yet been confirmed, and therefore we are unable to present the status of voting rights on that date. The information regarding voting rights presented below relates to the shareholders registered as of March 31, 2015.

1) Issued shares

As of March 31, 2015			
Classification	Number of shares (Shares)	Number of voting rights (Units)	Details
Shares without voting rights	—	—	—
Shares with limited voting rights (treasury stock, etc.)	—	—	—
Shares with limited voting rights (others)	—	—	—
Shares with full voting rights (treasury stock, etc.)	(Treasury stock) Common stock 29,668,500	—	—
Shares with full voting rights (others)	Common stock 1,566,597,900	15,665,979	—
Shares less than one unit	Common stock 16,400	—	—
Total number of shares issued	1,596,282,800	—	—
Total voting rights held by all shareholders	—	15,665,979	—

- (Notes) 1. The number of shares of common stock in the “Shares with full voting rights (others)” box includes 3,000 shares (30 units of voting rights) held by Japan Securities Depository Center, Inc.
 2. The number of shares of common stock in the “Shares less than one unit” box includes 19 shares of treasury stock held by the Company.

2) Treasury stock, etc.

As of March 31, 2015					
Shareholder	Address of shareholder	Number of shares held under own name (Shares)	Number of shares held under the names of others (Shares)	Total (Shares)	Percentage of shares held to the total number of issued shares (%)
(Treasury stock) ACOM CO., LTD.	1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo	29,668,500	—	29,668,500	1.85
Total	—	29,668,500	—	29,668,500	1.85

2. Directors

There was no change in directors during the three months ended June 30, 2015, after the filing date of the securities report for the prior fiscal year.

IV. Financial Information

1. Basis of preparation of the quarterly consolidated financial statements

The quarterly consolidated financial statements of the Company are prepared in accordance with the “Regulations Concerning the Terminology, Forms and Preparation of Quarterly Consolidated Financial Statements” (Cabinet Office Ordinance No. 64, 2007) and the “Ordinance on Reorganization of Accounting Methods for Special Finance Corporations, etc.” (Ordinance of General Administrative Agency of the Cabinet/the Finance Ministry No. 32 of 1999).

2. Audit and review reports

Pursuant to the first paragraph of Article 193-2 of the Financial Instruments and Exchange Act, the Company’s quarterly consolidated financial statements for the current first quarter (from April 1, 2015, to June 30, 2015) and for the three months ended June 30, 2015 (from April 1, 2015, to June 30, 2015) were reviewed by Deloitte Touche Tohmatsu LLC.

1. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheet

	Prior fiscal year (As of March 31, 2015)	Current first quarter (As of June 30, 2015)	(Millions of yen)
Assets			
Current assets			
Cash and deposits	119,835	105,988	
Accounts receivable - operating loans	*2 877,427	*2 886,037	
Loans receivable of banking business	64,582	62,005	
Accounts receivable - installment	22,295	23,810	
Purchased receivables	8,473	8,009	
Short-term investment securities	8,000	8,156	
Trading account securities	1,804	1,633	
Merchandise and finished goods	325	—	
Raw materials and supplies	65	71	
Deferred tax assets	25,189	25,465	
Other	56,833	56,936	
Allowance for doubtful accounts	(52,923)	(53,695)	
Total current assets	1,131,909	1,124,420	
Noncurrent assets			
Property, plant and equipment			
Buildings and structures, net	6,549	6,343	
Equipment, net	10,277	10,256	
Land	6,249	6,242	
Other, net	1,138	1,069	
Total property, plant and equipment	24,215	23,911	
Intangible assets			
Goodwill	7,443	7,197	
Software	7,081	6,749	
Other	43	43	
Total intangible assets	14,568	13,990	
Investments and other assets			
Investment securities	4,467	4,147	
Net defined benefit asset	6,474	6,341	
Deferred tax assets	57	78	
Guarantee deposits	5,772	5,770	
Other	*2 3,559	*2 3,536	
Allowance for doubtful accounts	(656)	(669)	
Total investments and other assets	19,675	19,204	
Total noncurrent assets	58,459	57,106	
Total assets	1,190,368	1,181,527	

	Prior fiscal year (As of March 31, 2015)	Current first quarter (As of June 30, 2015)	(Millions of yen)
Liabilities			
Current liabilities			
Notes and accounts payable-trade	331	304	
Short-term loans payable	32,850	5,304	
Current portion of long-term loans payable	113,340	111,148	
Current portion of bonds	35,422	47,200	
Deposits of banking business	79,248	73,010	
Income taxes payable	2,218	2,506	
Provision for loss on guarantees	*1 7,013	*1 6,942	
Asset retirement obligations	2	47	
Deferred installment income	86	81	
Other	13,298	10,531	
Total current liabilities	283,812	257,076	
Noncurrent liabilities			
Bonds payable	167,890	191,736	
Long-term loans payable	297,349	290,117	
Deferred tax liabilities	4,288	4,429	
Provision for directors' retirement benefits	28	25	
Provision for loss on interest repayment	102,600	86,806	
Net defined benefit liability	343	337	
Asset retirement obligations	4,608	4,571	
Other	1,130	1,068	
Total noncurrent liabilities	578,240	579,092	
Total liabilities	862,053	836,168	
Net assets			
Shareholders' equity			
Capital stock	63,832	63,832	
Capital surplus	73,671	73,671	
Retained earnings	189,426	206,365	
Treasury stock	(19,794)	(19,794)	
Total shareholders' equity	307,136	324,075	
Accumulated other comprehensive income			
Valuation difference on available-for-sale securities	8	8	
Foreign currency translation adjustment	3,546	3,377	
Remeasurements of defined benefit plans	1,896	1,828	
Total accumulated other comprehensive income	5,450	5,213	
Non-controlling interests	15,727	16,069	
Total net assets	328,315	345,358	
Total liabilities and net assets	1,190,368	1,181,527	

(2) Quarterly Consolidated Statement of Income and
 Quarterly Consolidated Statement of Comprehensive Income
 (Quarterly Consolidated Statement of Income)
 Three months ended June 30

(Millions of yen)

	For the three months ended June 30, 2014 (From April 1, 2014 to June 30, 2014)	For the three months ended June 30, 2015 (From April 1, 2015 to June 30, 2015)
Operating revenue		
Interest on consumer loans	35,070	37,477
Interest on loans of banking business	2,018	2,111
Revenue from credit card business	601	767
Revenue from installment sales finance business	26	24
Revenue from credit guarantee	8,309	10,303
Collection from purchased receivable	1,268	1,227
Other financial revenue	*1 290	*1 322
Other operating revenue	5,069	6,425
Total operating revenue	52,653	58,660
Operating expenses		
Financial expenses	*2 4,994	*2 4,808
Cost of purchased receivable	482	520
Other operating expenses	31,861	34,720
Total operating expenses	37,338	40,049
Operating income	15,315	18,610
Non-operating income		
Interest income	30	71
Dividend income	10	9
Equity in earnings of affiliates	10	1
House rent income	79	76
Other	27	49
Total non-operating income	158	208
Non-operating expenses		
Interest expenses	5	5
Foreign exchange losses	22	13
Other	3	5
Total non-operating expenses	31	24
Ordinary income	15,442	18,794

	For the three months ended June 30, 2014 (From April 1, 2014 to June 30, 2014)	For the three months ended June 30, 2015 (From April 1, 2015 to June 30, 2015)	(Millions of yen)
Extraordinary income			
Gain on sales of noncurrent assets	0	0	0
Gain on sales of investment securities	8	—	—
Total extraordinary income	<u>8</u>	<u>0</u>	<u>0</u>
Extraordinary loss			
Loss on sales of noncurrent assets	0	0	0
Loss on retirement of noncurrent assets	12	2	2
Loss on valuation of investment securities	0	1	1
Other	0	—	—
Total extraordinary losses	<u>13</u>	<u>4</u>	<u>4</u>
Income before income taxes	<u>15,437</u>	<u>18,790</u>	<u>18,790</u>
Income taxes-current	778	1,116	1,116
Income taxes-deferred	(42)	(105)	(105)
Total income taxes	<u>736</u>	<u>1,011</u>	<u>1,011</u>
Profit	<u>14,701</u>	<u>17,779</u>	<u>17,779</u>
Profit attributable to non-controlling interests	709	840	840
Profit attributable to owners of parent	<u>13,991</u>	<u>16,938</u>	<u>16,938</u>

(Quarterly Consolidated Statement of Comprehensive Income)
 Three months ended June 30

	(Millions of yen)	
	For the three months ended June 30, 2014 (From April 1, 2014 to June 30, 2014)	For the three months ended June 30, 2015 (From April 1, 2015 to June 30, 2015)
Profit	14,701	17,779
Other comprehensive income		
Valuation difference on available-for-sale securities	(0)	(0)
Foreign currency translation adjustment	253	(270)
Remeasurements of defined benefit plans, net of tax	(101)	(61)
Total other comprehensive income	<u>152</u>	<u>(332)</u>
Comprehensive income	<u>14,853</u>	<u>17,446</u>
Comprehensive income attributable to:		
Owners of parent	13,993	16,701
Non-controlling interests	860	744

[Notes]

(Supplemental Information)

<Changes in presentation>

Effective from the three months ended June 30, 2015, the Company has adopted the "Revised Accounting Standard for Consolidated Financial Statements" (ASBJ Statement No. 22, September 13, 2013) in respect to provisions stated in Paragraph 39, etc., and changed the presentation of net income, etc. as well as the presentation of minority interests to non-controlling interests. To reflect these changes in presentation, the quarterly consolidated financial statements for the three months ended June 30, 2014 and consolidated financial statements for the fiscal year ended March 31, 2015 have been reclassified.

<Adoption of consolidated taxation system>

Effective from the three months ended June 30, 2015, the Company and one of its domestic consolidated subsidiaries have adopted the consolidated tax system.

(Notes to Quarterly Consolidated Balance Sheet)

*1. Contingent liabilities

	Prior fiscal year (As of March 31, 2015)	Current first quarter (As of June 30, 2015)	(Millions of yen)
Outstanding guarantee obligation in the guarantee business	861,212	890,095	
Outstanding guarantee obligation in the banking business	1,109	959	
Provision for loss on guarantees	7,013	6,942	
Net	855,308	884,112	

*2. Status of non-performing loans in accounts receivable - operating loans

	Prior fiscal year (As of March 31, 2015)	Current first quarter (As of June 30, 2015)	(Millions of yen)
Loans to bankrupt parties	745	750	
Loans in arrears	23,095	22,710	
Loans overdue by three months or more	4,225	4,698	
Restructured loans	30,111	29,715	
Total	58,178	57,874	

- (Notes) 1. Loans to bankrupt parties refer to loans to bankrupt parties, parties in rehabilitation and reorganization, and others which are loans where interest is not accrued.
2. Loans in arrears refer to other loans where interest is not accrued, excluding loans on which interest payment is deferred for the purpose of reconstructing or assisting debtors.
3. Loans overdue by three months or more refer to loans other than the above that are overdue by three months or more.
4. Restructured loans refer to loans other than the above that are restructured on favorable terms for debtors, such as reduction or waiving of interest, in order to facilitate collection of an outstanding balance.

(Notes to Quarterly Consolidated Statement of Income)

*1. Major items of other financial revenue

	(Millions of yen)	
	For the three months ended June 30, 2014 (From April 1, 2014 to June 30, 2014)	For the three months ended June 30, 2015 (From April 1, 2015 to June 30, 2015)
Interest on deposits	27	27
Interest on securities	39	23
Interest on loans	0	2
Foreign exchange gains	24	58

*2. Major items of financial expenses

	(Millions of yen)	
	For the three months ended June 30, 2014 (From April 1, 2014 to June 30, 2014)	For the three months ended June 30, 2015 (From April 1, 2015 to June 30, 2015)
Interest expenses	2,303	2,044
Interest on bonds	849	844
Amortization of bond issuance costs	179	309
Interest expenses for deposits of banking business	1,205	1,370
Loss on valuation of derivatives	60	31

3. Basis for classification of financial revenue and financial expenses on quarterly consolidated statement of income is as follows.

(1) Financial revenue stated as operating revenue

Includes all financial revenue earned by the Company and its subsidiaries engaged in the financial service business, excluding dividends and interest on investment securities, etc.

(2) Financial expenses stated as operating expenses

Include all financial expenses spent by the Company and its subsidiaries engaged in the financial service business, excluding interest, etc. which have no relationship to operating revenue.

(Notes to Quarterly Consolidated Statement of Cash Flows)

Quarterly Consolidated Statement of Cash Flows has not been prepared for the three months ended June 30, 2015. The amounts of depreciation (including amortization of intangible assets except goodwill) and amortization of goodwill for the three months are as follows:

	(Millions of yen)	
	For the three months ended June 30, 2014 (From April 1, 2014 to June 30, 2014)	For the three months ended June 30, 2015 (From April 1, 2015 to June 30, 2015)
Depreciation	840	994
Amortization of goodwill	246	246

(Notes to Shareholders' Equity)

For the three months ended June 30, 2014 (from April 1, 2014, to June 30, 2014)

1. Dividends paid
Not applicable
2. Dividends whose record date falls in the three months ended June 30, 2014, but whose effective date is after June 30, 2014
Not applicable

For the three months ended June 30, 2015 (from April 1, 2015, to June 30, 2015)

1. Dividends paid
Not applicable
2. Dividends whose record date falls in the three months ended June 30, 2015, but whose effective date is after June 30, 2015
Not applicable

(Segments and related information)

[Segment information]

I. For the three months ended June 30, 2014 (from April 1, 2014, to June 30, 2014)

1. Operating revenue and income or loss by reported segments

(Millions of yen)

	Reported segments					Others (Note)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
Operating revenue							
Operating revenue from external customers	31,883	9,173	10,000	1,558	52,616	36	52,653
Revenue from transactions with other operating segments	—	—	2	1	4	36	41
Total	31,883	9,173	10,003	1,560	52,621	73	52,695
Segment income	10,010	2,385	2,432	525	15,353	44	15,398

(Note) The “Others” category is a business segment which is not included in the reported segments and includes installment sales finance business, etc.

2. Amount and outline of difference between the total segment income or loss and operating income in quarterly consolidated statement of income

Income	Amount (Millions of yen)
Total reported segments	15,353
Income of “Others” category	44
Elimination of intersegment transactions	55
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	(138)
Operating income in quarterly consolidated statement of income	15,315

3. Impairment losses on noncurrent assets or goodwill of each reported segment

(Material change in the amount of goodwill)

The Company has adopted of the Revised Accounting Standard for Business Combinations for the three months ended June 30, 2014. This change resulted in a decrease of 2,436 million yen in the amount of goodwill for “Overseas financial business” segment.

II. For the three months ended June 30, 2015 (from April 1, 2015, to June 30, 2015)

1. Operating revenue and income or loss by reported segments

(Millions of yen)

	Reported segments					Others (Note)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
Operating revenue							
Operating revenue from external customers	33,076	11,393	12,132	1,501	58,104	555	58,660
Revenue from transactions with other operating segments	—	—	7	—	7	(8)	(0)
Total	33,076	11,393	12,139	1,501	58,111	547	58,659
Segment income	11,441	3,785	2,575	582	18,385	319	18,705

(Note) The “Others” category refers to operating revenue and income which are not included in the reported segments.

2. Amount and outline of difference between the total segment income or loss and operating income in quarterly consolidated statement of income

Income	Amount (Millions of yen)
Total reported segments	18,385
Income of “Others” category	319
Elimination of intersegment transactions	44
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	(138)
Operating income in quarterly consolidated statement of income	18,610

(Per share information)

The amount and basis for calculation of basic earnings per share are as follows:

(Millions of yen, unless otherwise stated)

Item	For the three months ended June 30, 2014 (From April 1, 2014 to June 30, 2014)	For the three months ended June 30, 2015 (From April 1, 2015 to June 30, 2015)
Basic earnings per share	8.93 yen	10.81 yen
(Basis for calculation)		
Profit attributable to owners of parent	13,991	16,938
Profit not attributable to common shareholders	—	—
Profit attributable to owners of parent related to common stock	13,991	16,938
Weighted average number of common stock during the quarter	1,566,614,342 shares	1,566,614,281 shares

(Note) "Diluted earnings per share" is not stated since there is no dilutive security.

2. Others

Not applicable

Part II Information on Guarantors for the Filing Company

Not applicable